

SHORT TERM DISABILITY — FREQUENTLY ASKED QUESTIONS

Q. Who is eligible for the new King County-sponsored short-term disability plan?

If you are benefits-eligible and in the Regular employee benefit group, you are eligible to purchase this voluntary employee-paid coverage. This plan is not offered to the Deputy Sheriff or Transit ATU 587 employee benefit groups.

Q. When can employees elect the short-term disability benefit?

Employees may elect this coverage during Open Enrollment or when newly eligible for benefits.

Q. What changes are occurring to long-term disability plan for those in the Regular employee benefit group?

On Jan. 1, 2019, for the Regular employee benefit group, supplemental long-term disability was replaced by an enhanced version of the King County-paid basic long-term disability plan. Basic long-term disability now has a reduced waiting period of 90 days instead of 180 days, and the overall maximum weekly benefit increased.

Q. What other information should I know when deciding to purchase voluntary short-term disability coverage?

Deciding to purchase any coverage depends upon your specific situation and circumstances. Here are some things to consider:

- The short-term disability plan may be suited for employees with low sick leave balances who are planning on time away from work relating to pregnancy (female) or a medical condition.
- Short-term disability payments are offset by certain types of income such as sick leave accruals, Washington's Paid Family and Medical Leave, workers compensation etc.
- The cost of this voluntary, employee-paid coverage can be determined in the PeopleSoft Open Enrollment system or online at [Life and Disability Rate Calculator](#). The cost for coverage was greatly reduced for 2020.
- King County policies related to the use of accrued leave require employees to use sick leave before accessing short-term disability benefits.

Q. How does the new Washington Paid Family and Medical Leave (WAPFML) interact with the County-sponsored short-term disability benefit?

The new WAPFML benefit will offset any payments from approved short-term disability benefits. This means that the amount you receive will be reduced by the WAPFML payment, depending on your salary at the time of the disability, as follows:

- Earn under \$86,000: WAPFML will offset short-term disability payments for a maximum short-term disability payment of \$15 per week.
- Earn more than \$86,000: WAPFML will offset short-term disability payments which range from \$15-\$500 per week, depending on your pre-disability earnings.

Q. How is disability defined?

An employee with a disability is generally defined as an employee who is unable to perform the material duties of their own occupation and who has a loss of at least 20% of their pre-disability earnings as a result of physical disease, injury, pregnancy, or mental disorder. The Standard insurance company determines eligibility based on the group policy.

Q. How will the new short-term disability benefit appear on my pay advice?

The new voluntary short-term disability benefit will display under the Employee Contribution section.

Q. How do I determine the cost of the new voluntary short-term disability coverage?

The voluntary short-term disability coverage uses the following calculation:

Weekly Salary x .60 x .201 ÷ 10 = monthly payroll deduction
(see [Life and Disability Rate Calculator](#)).